

## CLAIMS

What is claimed is:

1. A method for automating the personalization of a batch of smart cards, said method comprising:

5 providing a user with a plurality of queries regarding smart card features;

receiving from the user responses to the plurality of queries; and

generating a personalization data file using the responses to the plurality of queries, wherein the personalization data file comprises values, 10 which may be used to provide features on a batch of smart cards.

2. The method, as recited in claim 1, further comprising using individual card holder input files and the personalization data file to personalize a plurality of smart cards to yield a plurality of personalized smart card.

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3. The method, as recited in claim 2, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

20 finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated to the matching entry.

4. The method, as recited in claim 3, wherein the plurality of queries,  
5 comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

10 5. The method, as recited in claim 4, wherein responses to the plurality of queries are used to provide best practices recommendations.

15 6. The method, as recited in claim 5, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

20 7. The method, as recited in claim 1, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated to the matching entry.

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8. The method, as recited in claim 1, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

10 at least one query regarding offline limits and thresholds.

9. The method, as recited in claim 1, wherein responses to the plurality of queries are used to provide best practices recommendations.

15 10. The method, as recited in claim 1, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

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11. A computer implemented method for automating the personalization of a batch of smart cards, comprising:

running on a host computer a personalization assistant application;

providing to at least one user system over a network a plurality of queries regarding smart card features;

receiving from the at least one user system over the network responses to the plurality of queries;

5 generating a personalization data file using the response to the plurality of queries, wherein the personalization data file comprises values which may be used to provide features on a batch of smart cards.

12. The computer implemented method, as recited in claim 11, further  
10 comprising:

sending the personalization data file to a preparation processing device;  
and

using the personalization data file and card holder input files to  
personalize smart cards.

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13. The computer implemented method, as recited in claim 12, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

20 finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

25 outputting the personalization data file output associated to the matching entry.

14. The computer implemented method, as recited in claim 13, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

5 at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

15. The computer implemented method, as recited in claim 14, wherein responses to the plurality of queries are used to provide best practices

10 recommendations.

16. The computer implemented method, as recited in claim 15, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

17. The computer implemented method, as recited in claim 11, wherein the

20 generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated to the matching entry.

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18. The computer implemented method, as recited in claim 11, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

10 at least one query regarding offline limits and thresholds.

19. The computer implemented method, as recited in claim 11, wherein responses to the plurality of queries are used to provide best practices recommendations.

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20. The computer implemented method, as recited in claim 11, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional 20 profiles are more stringent than regional profiles in which the subregions belong.

21. A system for automating the personalization of a batch of smart cards, comprising a host computer running on a host computer a personalization 25 assistant application, comprising computer readable media, comprising;

computer instructions for providing to at least one user system over a network a plurality of queries regarding smart card features;

computer instructions for receiving from the at least one user system over the network responses to the plurality of queries; and

5 computer instructions for generating a personalization data file using the response to the plurality of queries, wherein the personalization data file comprises values which may be used to provide features on a batch of smart cards.

10 22. The system, as recited in claim 21, further comprising:

a preparation processing device,

wherein the computer readable media further comprises computer instructions for sending the personalization data file to the preparation processing device;

15 wherein the preparation processing device comprises, computer readable media, comprising

computer instructions for receiving individual card holder input file; and

20 computer instructions for using the personalization data file and card holder input file to personalize a smart card.

23. The system, as recited in claim 22, wherein the computer instructions for generating a personalization data file, comprises:

25 computer instructions for providing a look up table with entries for various combinations of responses to the plurality of queries;

computer instructions for finding a matching entry in the look up table that matches the responses to the plurality of queries;

computer instructions for locating personalization data file output associated with the matching entry; and

5 computer instructions for outputting the personalization data file output associated to the matching entry.

24. The system, as recited in claim 23, wherein the plurality of queries, comprise:

10 at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

25. The system, as recited in claim 24, further comprising computer 15 instructions for using responses to the plurality of queries to provide best practices recommendations.

26. The system, as recited in claim 25, further comprising computer 20 instructions for providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

27. The system, as recited in claim 21, wherein the computer instructions for generating a personalization data file, comprises:

computer instructions for providing a look up table with entries for various combinations of responses to the plurality of queries;

5 computer instructions for finding a matching entry in the look up table that matches the responses to the plurality of queries;

computer instructions for locating personalization data file output associated with the matching entry; and

10 computer instructions for outputting the personalization data file output associated to the matching entry.

28. The system, as recited in claim 21, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

15 at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

29. The system, as recited in claim 21, further comprising computer instructions for using responses to the plurality of queries to provide best practices recommendations.

30. The system, as recited in claim 21, further comprising computer instructions for providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles

have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

5 31. A computer implemented method for automating the personalization of a batch of smart cards, comprising:

running on a host computer a personalization assistant application;

providing to at least one user system over a network a plurality of queries regarding smart card features;

10 receiving from the at least one user system over the network responses to the plurality of queries;

providing a personalization data file using the response to the plurality of queries, wherein the personalization data file comprises values which may be used to provide features on a batch of smart cards.

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32. The computer implemented method, as recited in claim 31, further comprising:

providing the personalization data file to a preparation processing device; and

20 using the personalization data file and card holder input files to personalize smart cards.

33. The computer implemented method, as recited in claim 31, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;  
at least one query regarding smart card account risk management; and  
at least one query regarding offline limits and thresholds.

5 34. The computer implemented method, as recited in claim 31, further comprising providing best practices recommendations based on responses to the plurality of queries are used to .

10 35. The computer implemented method, as recited in claim 31, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.